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INTELLECTUAL PROPERTY LAW

17497 U.S. PTO
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November 5, 2003

Via U.S. Postal Service Express Mail
EU336714735US

Commissioner of Patents and Trademarks
Mail Stop Patent Application
P.O. Box 1450
Alexandria, VA 22313-1450

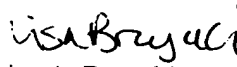
Re: New U.S. Patent Application
MULTIPLE CREDIT CARD MANAGEMENT SYSTEM
Inventors: KULCSAR, Laszlo and KULCSAR, Wendy
Docket No.: 350.003
Cust. No.: 32,123

Dear Sir:

Enclosed is a United States patent application that includes 23 pages of specification, 20 claims, one page of the Abstract of the Disclosure, 10 sheets of drawings, and an executed Declaration.

The Commissioner is hereby authorized to deduct \$385.00 (small entity fee) and any additional fees arising as a result of this application or any other communication from Deposit Account No. 50-2241.

Respectfully submitted,


Lisa A. Brzycki
Reg. No. 40,926

Express Mail Label No: EU336714735US

Certification Under 37 CFR 1.10

Date of Deposit: November 5, 2003

I hereby certify that this paper or fee is being deposited with the United States Postal Service in "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and is addressed to the Commissioner of Patents and Trademarks, Washington, D.C. 20231.



Lisa A. Brzycki